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Attorney for Debtor(s)  
JOSEPH HAGERTY

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA – SAN JOSE DIVISION**

In Re:

JOSEPH HAGERTY

Debtor(s).

Case No. 10-5-7750 ASW

Chapter 13

Date: TBD [Pending Motion for OST]

Time: TBD

Place: Courtroom: 3020

280 S. First St.,

San Jose, CA 95113

Judge: Hon. Arthur S. Weissbrodt

**EX PARTE APPLICATION FOR ORDER SHORTENING TIME FOR HEARING ON  
DEBTOR'S MOTION TO REFINANCE MORTGAGE LOAN**

Debtor hereby applies to the Court for an order setting a briefing schedule and shortening time for a hearing on its Motion to Refinance Mortgage Loan. Debtor respectfully requests the Court set a hearing on May 6, 2014, during the court's regularly scheduled motion hearing date of May 6, 2014. Debtor proposes the following schedule:

**April TBD, 2014      Debtor to file and serve moving papers.**

**April 29, 2014      Opposition to be filed and served.**

**May 2, 2014      Reply to opposition to be filed and served.**

**May 6, 2014      Hearing at 2:30 p.m.**

Debtor seeks to refinance his current residential mortgage loans, and lower his annual interest rate to 4.375%. The chapter 13 trustee will not need to submit any demand since no creditor is being paid off and there are no prepetition arrearages. Furthermore, the Debtor is one (1) payment away from paying off his Chapter 13 plan.

1           The Chapter 13 trustee does not disburse again until May 13, 2014, and Debtor seeks to  
2 act on this refinance opportunity now in hopes of obtaining a more favorable interest rate.

3           WHEREFORE, the Debtor prays for an Order Shortening Time to notice the Motion as  
4 described herein and for such other and further relief as the Court deems just and proper.  
5

6  
7 Dated: 4/16/14

8 /s/Ronald Wilcox  
9 Ronald Wilcox  
Attorney for Debtor(s)